

Elizabeth J. O'Neil
MA

28 July 2010

To Whom It May Concern:

After 38 years of teaching in the town of Framingham, Massachusetts, I retired as of June 30th, 2010, at the age of 81. I worked part-time as a Title I teacher for 26 years, full-time for eight years as a Title I/Reading Recovery teacher, and part-time again for four years as a Reading Recovery teacher. My pension from the Massachusetts Teachers Retirement System, to which I have contributed for 13 years of those 38 years, will amount to something around \$30,000 per year (the exact figure has not yet been determined because of the backup of paperwork due to the number of MA teacher retirees).

My husband, Thomas H. O'Neil, and I have been fortunate in that during the past several years, he has been receiving his Social Security benefits, and I have been receiving half of his as his spouse, while still teaching. We anticipated the loss of the spousal benefit upon my retirement. What we did not anticipate was the loss of his benefits and the spousal benefits due to the fact that he passed away on June 24th, 2010, just six days before my retirement date.

I worked under Social Security prior to my going back to college to earn my Bachelor of Science degree in Elementary Education in order to join the teaching profession. As a result, I will receive approximately \$200 a month from my own Social Security contributions. When my husband, Tom, started contributing to Social Security as a teenager in the early 1940s, the agreement was that, upon his death, his future wife would receive compensation as his surviving spouse, based on his work records. It is time that Congress backed up that agreement by voting favorably on the Social Security Fairness Act (H.R. 235/S, 4A4) with a grandfather clause to ensure that those of us who have already been adversely affected by the unfair rulings will be justly compensated.

It is my understanding that those members of Congress and members of the military, who have also worked under Social Security, are eligible to receive Social Security payments along with their Congressional or military pensions, and that their spouses are eligible to receive their share. I am grateful for their service to our country. I believe that my service and that of other teachers to the education of our nation's children is no less important to the well-being of our country.

I thank you for the opportunity to express my concerns and I urge Congress to take immediate action to pass the Social Security Fairness Act.

Sincerely,

Elizabeth J. O'Neil